7/27/11 9:39:40
DK W BK 661 PG 719
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:

Fearnley & Califf, PLLC Linda J. Mathis, Attorney - MS Bar Number: 9183 6389 N. Quail Hollow Road Memphis, TN 38120 Phone No.: (901) 682-5668 Return to:
Fearnley & Califf, PLLC
7028 Flower Creek Drive - Suite C
Southaven, MS 38671
Phone No.: 662-536-4907

FHA Case No.: 281-320339

State of Mississippi

County of DeSoto

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 15, Sec A, Highland Grove S/D, Sec 6, T2S, R7W, Plat Book 93, Pages 6-8, DeSeto Co. MS

This Indenture, made this 18 day of 2011, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,

Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C.,

(Grantor) 40 Marietta Street Five Points Plaza Atlanta, GA 30303 (404) 331-4576 No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

Charissa T. Woods, (Grantee(s)) 6838 Maury Drive Olive Branch, MS 38654 (601) 870-1155 No Second Number

() as joint tenants with full rights of survivorship, party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 15, Section "A", Highland Grove Subdivision, situated in Section 6, Township 2 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 93, Pages 6-8, in the Chancery Clerk's Office of DeSoto County, MS.

This Deed not to be in effect until: July 25, 2011

>

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts an accurate survey would show.

In Witness whereof the undersigned who acknowledged that she/he is HUD's Delegated Authority of PEMCO Limited, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended.

Secretary of Housing and Urban Development

NICHOLAUS A. RICE FULTON COUNTY, GEORGIA

NOTARY PUBLIC

MY COMMISSION EXPIRES

FEBRUARY 7TH, 2015

By: PEMCO Limited
Its: Authorized Signatory

STATE OF GEORGIA COUNTY OF FULTON

NOTARY PUBLIC

My Commission Expires:

(Seal)

Parcel No.:

2 07 3 06 09 0 00015 00

Mail Tax Bills to:

Charissa T. Woods

6838 Maury Drive Olive Branch, MS 38654

Property Address:

5883 Carrel Cv.

Southaven, MS 38671

Prepared by:

Fearnley & Califf, PLLC 6389 N. Quail Hollow Road Memphis, TN 38120 Phone No.: 901 682-5668

Linda J. Mathis, Attorney - MS Bar Number: 9183

Return to:

Fearnley & Califf, PLLC
7028 Flower Creek Drive - Suite C
Southaven, MS 38671
Phone No.: 662-536-4907